

Certificate Number: 03605-PR-DE-017540845
Bankruptcy Case Number: 09-01077



03605-PR-DE-017540845

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 6, 2012, at 10:19 o'clock AM AST, OSVALDO FIGUEROA SANTANA completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: March 6, 2012

By: /s/Mireya Velez

A handwritten signature in black ink, appearing to read "Mireya Velez", is placed over the typed name and title.

Name: Mireya Velez

Title: Branch Manager

Certificate Number: 03605-PR-DE-017540861
Bankruptcy Case Number: 09-01077



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 6, 2012, at 10:22 o'clock AM AST, ANA D. MARTIN MARTINEZ completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: March 6, 2012

By: /s/Mireya Velez

A handwritten signature in black ink, appearing to read "Mireya Velez", is written over the signature line.

Name: Mireya Velez

Title: Branch Manager